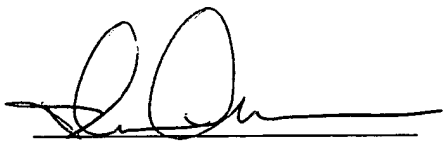
REMARKS

Entry and consideration of this Amendment are respectfully requested.

Respectfully submitted,



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Date: January 9, 2004